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Orange County



A History

The National Bank of Orange County
Goshen New York

✓ Orange County

A History ✓

The National Bank of Orange County

Goshen, N. Y.

Established 1812

Francis W. Murray, Jr., *President*

Charles S. Edsall, *Vice-President*

Charles S. Young, *Cashier*

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Orange County

A History

THE county of Orange dates its existence by legal enactment from October 1st, 1691, in the third year of the reign of William and Mary and in the administration of Henry Sloughter, Esq., Governor of the colony. One of its earliest settlements was made near Goshen, the present county seat, which derives its name from the Goshen of the Bible: the "Promised Land" of the Scriptures. When Hendrick Hudson, eighty-two years previously, had sailed up the river which now bears his name, one of the anchoring places of his boat, the Halfe Maen, was the bay on which the present city of Newburgh, the largest city of the county, is situated. He wrote of it prophetically: "This is a very pleasant place to build a town on." Dense forests stretched westward from the river and beyond the highlands which the far-seeing Dutch navigator found even then so promising a land for future generations.

The district of New York State to the west of the Hudson, which is now Orange County, was, two hundred and fifty years ago, a trackless forest, the home only of red men. When Hudson anchored in the bay, Indians boarded his ship and did a brisk business in exchanging skins for knives and ornaments. The explorer wrote in his journal of the tribes he encountered north of the Highlands, that they were a "very loving people" who used them well. The tribes further south he found of a different

disposition, for they, from points of land along the river, shot arrows at Hudson's crew. For this they were punished by a return fire which killed a dozen of them.

Tradition tells us that the first settlements in the precincts of Orange County were made by Dutch pioneers along the Minisink, in the days when Nieu Amsterdam was an infant Dutch colony. Dates are vague, however, and historical facts regarding the early settlers are few. Records in existence show that it was toward the close of the 17th century that active competition in obtaining patents in the district began. On December 30th, 1702, the Chesecock patent was granted. This was followed on March 5, 1703, by the Wawayanda patent, and on August 28th, 1704, by the Minisink patent.

Those patents were obtained by purchase from Indian proprietors, and each one covered extensive territories, the boundaries of which were defined in such general terms that for a long time there existed difficulties as to titles.



Orange County derives its name from the fact that King William was a Prince of the House of Orange. The First Assembly which convened in the year 1691 passed an act entitled "An Act to divide the Province and Dependencies into Shires and Counties," and Section VII of this Act provided: "The County of Orange to begin from the limits or bounds of East and West Jersey, on the West side of Hudson's river, along the said river to the Murderer's Creek, or bounds of the County of Ulster; and westward into the woods as far as the Delaware River." To this was added later the lands of Wagacheneck and Great and Little Minisink.

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In 1698 a first census of the county was ordered by Governor Bellomont, and it showed the population to consist of:

29 men
31 women
140 children
19 negro slaves

Goshen was in the district known as the Wawayanda patent, acquired from the Indians by John Bridges and Company. Associated with Bridges were eleven other patentees who held the land in common until 1706, when it was divided into twelve parts.

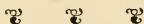
In 1712 Christopher Denn, a resident of New York City, a carpenter by trade, and one of the original patentees, after undergoing the hardships of a visit to his domain, determined to make a settlement upon it. Having selected a spot on the Otterkill, as it is now known, two miles or more from the present town of Goshen, he returned to New York, equipped an expedition and sent it into the wilderness in charge of his adopted daughter, Sarah Wells, who was then only 16 years of age. She was accompanied by two white men and some Indians whom he had taken to New York when returning from his first visit.

An inventory of the various articles taken by them as an outfit and as told by Sarah Wells in after years is of interest. There were two horses with bells on, two milk cows with bells, two Irish brahmas, one spade, two pails, two beds and bedding, one small and one large kettle, wood trenches and bowls, candlesticks and candles, coffee pot with coffee, teapot, chocolate, tin canister with tea, a pair of trammels, a frying pan, small tin plates for saucers, silver teaspoons and sugar tongs, small china teacups and saucers, bundle of cloths, saddlebags, pillow

saddles, knives and forks, some potatoes, wallets, medical cordials in vials, refined sugar in small pieces, brown sugar in rolls, flour, biscuit, ham in small sacks, and some trinkets, ribbons and small knives for the Indians.

The record of this memorable expedition says that when Denn bade farewell to Sarah he said in subdued voice and affectionate tones: "Sarah, you have been kind and dutiful to us so far, and your present conduct confirms us in your kindness. The duty you have to perform is new and may be fatiguing, but must be accomplished now or the season may be lost. The workmen will take care of you while on the boat, and afterwards, the Indians, of whose friendship I have no doubt, will guide you through the woods to the place selected for our dwelling. The work is very important and what you do for Madame Denn and me is also done for the benefit of the company." He ended thus: "God save and bless you, Sarah."

From New York this expedition went by raft to Cornwall. Here a landing was effected and the journey continued westward through trackless forest and over steep hills. Sarah Wells was hardly more than a child, and often her heart must have failed her. But she led her little band without mishap to the chosen site on the Otterkill, and here a rough cabin was built. Denn, troubled—as well he might be—at having sent a girl of 16 into unknown dangers, started within a short time with his wife for the settlement. They made the journey on horseback and arrived the very day that the cabin was completed, taking up their residence there.



Other settlers followed Christopher Denn, and soon the woods resounded with the sound of the axes and the in-

vasion of the pioneer which was to drive the red men further into the wilderness was under way.

A few years later Sarah Wells married William Bull of Wolverhampton, England. Bull, in 1716, had been employed by Daniel Cromline, an early settler, to build the masonry of a dwelling that for many years afterward was known in the district as Greycourt House. The marriage of these two was the first Christian ceremony recorded within the limits of the town of Goshen.

The ceremony took place in the new double log house of Christopher Denn. Bull was an Episcopalian, and desired to be married by the rites of his church. A curious difficulty arose as to the procedure. Courts of justice had been established and a magistrate was in the neighborhood, but there was no church and no clergyman who could proclaim the banns three weeks in advance.

It was decided that circumstances alter cases, so the wedding guests were invited and when they arrived the magistrate, carrying a prayer book, proceeded first to the front door of the cabin and proclaimed the banns to the listening forest, then to the back door where he proclaimed them to the cattle and the outbuildings, and then, returning to the front door, proclaimed them once more to the forest. The letter of the law having thus been observed, he performed the ceremony.

Sarah Wells' wedding dress was of homespun embroidered by herself, and is still preserved by her descendants. In 1719 or 1720 the Bulls erected a log cabin for themselves on Christopher Denn's property at a place which they called Hamptonburgh in honor of Wolverhampton, Bull's home in England. Denn had given his adopted daughter 100 acres as a reward for conducting the expedition from New York, and on this, in 1727, they

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built the stone house to replace the cabin in which they spent the first few years of their married life, Sarah Wells helping in its construction by carrying many of the stones in her apron. This house stands today and is now known as the old stone house. It is owned by Ebenezer Bull, one of the descendants of William Bull and Sarah Wells.



In 1788 the township of Warwick was created from the precinct of Goshen, and was named from the plantation of Benjamin Aske, one of the original Wawayanda patentees. The village of Warwick, however, had been settled in about 1764.

The territory comprising the present town of Monroe is part of the Chesecock Patent granted by Queen Anne. The tract was surveyed by Charles Clinton, grandfather of DeWitt Clinton. In 1764 it was set off from the precinct of Goshen and named Chesecock. In 1801 the name was changed to Southfield, and in 1808 the name of Monroe was adopted in honor of James Monroe, Fifth President of the United States. James Monroe achieved distinction in the war of the revolution and was honored by the government in high diplomatic commissions. For his distinguished public services his admirers in this community deemed it fit to honor him by naming their town after him.

Chester has an important place in the history of the Orange County patent, for it was here that, from May to November, 1785, hearings were held to determine the boundary between the Chesecock and Wawayanda patents, which had been in dispute for many years. The hearings were in the barn behind the old Yelverton Inn, which still stands, though it long since ceased to be an Inn. The

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counsels for the respective patentees were Alexander Hamilton and Aaron Burr.

The old Inn which sheltered them as the trial dragged on through the summer was then owned by Abijah Yelverton, grandson of John Yelverton, who had come from Chester, England, and built it in pre-revolutionary days. Here too Washington had been entertained as he passed through Chester on July 27, 1782, and Governor Clinton had been a guest here.

IN colonial days the settlers of Goshen had as allies two tribes of Indians, sometimes known as the Cashigton Indians, whose principal lodges were situated where now stands the village of Coshecton in Sullivan County. They formed a part of the Lenni Lenape, or Delaware Confederacy, at one time powerful but in those days reduced in numbers. The western part of Orange County had from time immemorial been their hunting ground, but late in the year 1744 they retired to their lodges on the upper Delaware.

This move of their faithful allies left the Colonists' outlying settlements on the frontiers exposed to the attack of hostile tribes, so the attention of the Colonial Government was called to the matter and Colonel DeKay of the Colonial troops was commanded to take a party and visit the Cashigton Indians, whose withdrawal had been accompanied by open manifestations of distrust. It was DeKay's hope that friendly relations might be restored and the red men be induced to return to their former hunting grounds.

The Indians, claiming that they had left the neighborhood because they feared the people of Orange County, who were always under arms, it was explained to them that the arming of the settlers was by order of the Government and for protection against the French and their allies. The Indians were about to elect a new sachem and they promised DeKay that when he had been chosen they would send representatives to make a treaty.

Thus the Indian Treaty of Orange County, with the ceremony of the Covenant Chain, came about. New Year's Day, 1745, was chosen as the date and on January

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3rd, two days later, a dozen of the head men of the two tribes, which used for totems the signs of Minsi or Wolf, and Uralachtgo or Turkey, stalked into the village of Goshen in their savage finery and down its main street.



Just where the ceremony took place is not recorded, but it is probable that it was in the rudely constructed court house of those days. The spokesman explained that the Indians had brought a Belt of Wampum that friendship and brotherhood might be restored, and he asked that someone might be appointed to enact with them the ceremony of the Covenant Chain.

DeKay told them that the Governor alone had authority to make such an appointment, but as there was not time to communicate with him, he asked them to choose a representative. They selected the Colonel. He was then chained to them for an hour as a token of their being again united in the bonds of friendship. The Indians pledged themselves to be true "So long as the sun and moon endure," and to send runners at once if they learned of any plots against the English. They also agreed to join in fighting the enemy and asked that aid be given them in case of attack by the French.

The promise of such aid was given, and while Colonel DeKay was still chained to the Indians they gave him the Belt of Wampum to be sent to the Governor. According to the quaint records of the occurrence, the Indians "rejoiced with three huzzas and departed very much pleased."

During the French and Indian War, which began in 1756, the people of Goshen were continually under arms, and later, during the years just prior to the Revolution, when the Colonists were growing restive under the exac-

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tions of King George, feeling was manifested to a marked degree in Goshen. On June 8th, 1775, more than 350 men of the place signed the revolutionary pledge and the name of Henry Wisner headed the list.

Wisner, who with his son, was a maker of powder for the Continental Army at Phillipsberg, stood foremost among those who advocated the independence of the Colonies. He represented Orange County in the Continental Congress, and in April, 1776, was elected by a Convention held in the Yelverton Inn, Chester (then in the Township of Goshen), as a delegate to the Second Continental Congress to protest against the unjust taxation. He took part in this Congress but left Philadelphia on the 3rd of July for the purpose of manufacturing powder for Washington's Army. Consequently he was not present to sign the Declaration of Independence.

There are today many of the old families in Orange County whose ancestors—Minute Men with hearts fired by the spark struck at Lexington—fought valiantly in the colonial service. Their names appear on the roster of the battles of Long Island and White Plains, the struggle in the Highlands, the capture of Fort Montgomery and the memorable slaughter of Minisink.

ALMOST literally every foot of ground about Orange County is historic. On one of the high hills overlooking Goshen and the surrounding country a rough stone monument has been erected to mark the place where beacon fires were lighted in Revolutionary days, to signal to answering beacons on other far distant hills. The contract for making the last chain drawn across the Hudson at West Point on April 30th, 1778, was awarded at the house of Peter Townsend, who resided at that time in Chester. The chain was made at the Sterling Furnace. George Washington, during the Revolutionary War, spent considerable time in Orange County. One day while riding with his staff eastward on the Florida Road, while absent from his headquarters at Newburgh, he stopped to rest, and talked with the children at the old school house near the stone quarry.

During the years 1782-83 when the Revolutionary Army was encamped at Newburgh and New Windsor the officers and men were discontented and discouraged. They had received no pay for some time and the structure of the Revolutionary Government appeared to be seriously threatened. A number of officers conceived the idea of overturning the Government and making Washington king. Learning of the plot Washington, on March 15, 1783, ordered all his generals and field officers, with one officer from each company, to meet him at the New Building or Temple, about three miles southwest of Newburgh. There Washington read an address condemning the movement, and enlarging upon the evils to the country which must surely follow. He suggested that such a plan was

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the work of a spy, and appealed to the patriotism and loyalty of his hearers, and their allegiance to Congress. When he retired, leaving the matter to be discussed freely, the meeting unanimously passed a resolution condemning the movement as "totally submersive of all discipline and good order."

On the site of this historic meeting the Society of the Cincinnati was born May 10, 1783, at the last cantonment of the American Army, and it still lives to perpetuate the memories of the Revolution.



It was at the capture of Fort Clinton by the British in 1777 that Mollie Pitcher fired the last shot as the enemy scaled the parapet. Her husband having dropped his portfire, fled, but Mollie, picking it up, discharged the gun. Nine months later at the Battle of Monmouth, while she was bringing water to her husband, who was serving a gun, he was killed and Mollie Pitcher dropping her water bucket seized the rammer and avenged his death by taking his place. The next morning, covered with dirt and blood, she was presented to Washington by General Greene and was appointed a Sergeant and put on the half pay list for life. Becoming a favorite with the Army she thereafter appeared in artillery dress with a cocked hat. After the war she was provided for at West Point by the Government, and remained in that vicinity up to the time of her death.

During the Civil War Orange County bore a notable share in the burdens of the period. On July 1st, 1862, President Lincoln having issued a call for 300,000 volunteers, Governor Morgan appointed a military committee for Orange County, Ambrose S. Murray being the Goshen

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member. As a result of the call the 124th Regiment, afterwards famed as the "Orange Blossoms" was organized, and by August 23rd was ready for the field. It fought in many engagements from Manassas until Lee's surrender at Appomatox, and was disbanded at Washington's Headquarters at Newburgh June 16th, 1865, with a record of 208 service dead and 609 casualties in action.

In the Great War Orange County supplied a large number of its sons to the service both under the volunteer and draft system, and subscribed more than its full quota of resources to bring victory. Many Orange County boys who joined the troops in 1917 and 1918 lie buried in the soil of France.



Education and religion are cornerstones on which Orange County has reared its social structure; the first newspaper in the County, the Goshen Repository, was published in 1788 by David Mandeville. Schools and churches have dated from the first settlement and have had liberal support, though it is of interest to note that in 1798 the salary of the first Presbyterian minister in the village of Chester amounted to the sum of \$75.00 per annum, "with the privilege of teaching to piece out his support."

Beneath the church at Blooming Grove lies the body of Enos Ayres, the first graduate of Princeton College. The College of New Jersey, as it was then called, graduated its first class in the year 1748, and Enos Ayres' name headed the class roll. He had five classmates, one of whom was Richard Stockton, a signer of the Declaration of Independence. Enos Ayres entered the ministry and was the first pastor of the Blooming Grove Church, in the Hudson

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Presbytery. At his death in 1762 he was buried in the church yard. Two other graduates of the same college succeeded him as pastors of the church, and were buried beside him. In 1823 the church was rebuilt and was somewhat enlarged, and as it now stands it covers all three graves. In 1909 the Orange County Alumni of Princeton University thought it fitting to properly mark these graves and so erected a bronze tablet on the south wall of the interior of the Church as a memorial. The Blooming Grove church is not only historic on this account, but also because of its slave gallery.

Orange County can boast of more than a small share of famous sons. Noah Webster taught in the first academy at Goshen. DeWitt Clinton attended school there, and William H. Seward, Secretary of State under Lincoln, was born in Florida and studied law in Goshen in the office of Judge Duer. Business, agriculture, engineering, finance, law, art, philosophy and journalism all have drawn to themselves, and been advanced by, sons of Orange County, who have made themselves leaders in their particular sphere. The interests and activities of the inhabitants of Orange County have been varied during its long history. It has sent out many of its sons, but its rolling hills, rich meadows and sheltered valleys have called them back, and many of them who as boys went out to seek their fortunes, success achieved, have returned to make their homes here.

FROM the early days of the last century Orange County has been famous for its trotting horses. In the village of Goshen is situated the finest half-mile track in the country and many famous horses are trained here.

Perhaps the most famous of all the horses ever bred in the neighborhood was Hambletonian, who in the fall of 1853, at the Orange County Fair, was awarded first prize and who afterward became the progenitor of many famous horses in the show class. Hambletonian was foaled in March, 1849. He was sired by Abdallah. His dam was the Charles Kent mare, who was owned and bred by Jonas Seely. Hambletonian was sold to William Rysdyck of Chester for \$150. Rysdyck realized from this horse over \$100,000.

Another famous Orange County trotting horse was Goldsmith Maid, who made a world's record on July 4, 1868, trotting a mile in 2:25. She was bred and owned by Alden Goldsmith, of the Walnut Grove Stock Farm at Washingtonville. Hambletonian is remembered however, as Orange County's most famous horse; his colts in after years were placed on exhibition at the fairs and won numerous prizes, and various world's trotting records were made by his descendants. These records attracted such attention that there was great demand for the products of the Orange County stock farms, famous horses being purchased and taken to almost every part of the United States. When Hambletonian died he was buried on the hill of the Rysdyck place at Chester and a granite shaft which cost \$3,000 now marks the grave.

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Orange County is noted the country over for its dairies. The idea of shipping fresh milk from the country to distant consumers in the city originated with a road contractor named William Selleck, who interested some of the leading farmers in the district around Chester in the project and succeeded in getting a supply sent by the Erie Railroad in the Spring of 1842. It was shipped in the blue pyramid churns of the day and the price paid the farmer was 2 cents a quart placed on the cars at Chester. Soon finding that there was more money to be made from milk at 2 cents a quart than butter at 15 cents a pound, the farmer began sending milk to Selleck, and thus the milk business of the county was born. This business has been the cause of the building of four railroads in Orange County and has returned to it millions of dollars.

Before the days of the railroads the route to New York from Orange County was by steamer from Newburgh, and in still earlier days those journeying to New York had to make the trip by sailing vessel. A Newburgh paper of 1817 carries an advertisement to the effect that the "Sloop Attentive, Samuel M. Logan, Master, will leave every Tuesday from Ellison's Dock, New Windsor, and will return from New York every Saturday until other arrangements are made, commencing on Tuesday, April the first." This, of course, was after the ice was out of the river.

Little did Hendrick Hudson realize as he gazed from the deck of the *Halfe Maen* over the wooden hills stretching westward from the river how great a truth he was uttering when he said it would be a pleasant place to live, nor could the far-seeing Dutchman see far enough to grasp the future of this pleasant land.

The National Bank of Orange County

THIS institution was originally chartered in the winter of 1812 as "The President, Directors, and Company of the Bank of Orange County," with a capital of \$44,000. The par value of each share was \$10. The first board of directors was made up of the following: Richard Trimble, George Monell, John Barber, Abraham Schultz, James W. Wilkin, George D. Wickham, John Duer, David W. Westcott, John G. Hurtin, Moses Phillips, Jr., John Bradner, Alanson Austin, and Reuben Hopkins. George D. Wickham was chosen president and continued in that office until his death, November, 1845. The bank was first opened temporarily in the parlor of the house now known as 242 Main Street, Goshen, and was shortly afterward moved to the house now occupied by Russell Murray. The banking space was in the south end of the house and a vault was constructed directly beneath, by walling off part of the cellar. A trap door in the floor gave access to the vault. The office walls were lined with metal plates which remain intact today.

Up to 1843 practically all business in Goshen was transacted on Main Street, between the present Court House and Johnson's Corner. The lawyers' offices centered around the Court House and the business concerns at the upper end. This was due to the fact that all communication with New York City was carried on by stage coach to Newburgh and thence by water to New York. The site now

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occupied by the Presbyterian Church was on the southern edge of the town in an open field.

In 1842 the Erie Railroad completed its line to Goshen and from then on business gradually left Main Street and moved down around the present railroad station. Ten years later, in 1852, the Bank of Orange County purchased its present site, 54 West Main Street, and moved to the new business section.



In 1845, Ambrose S. Murray, who had been cashier of the Bank since 1834, was elected president, and in the same year the capital was increased from \$44,000 to \$55,000, the par value of each share being increased to \$12.50. At that time the board of directors comprised the following: George D. Wickham, John W. Smith, Moses Phillips, Isaac Jennings, Hudson McFarlan, D. H. Moffatt, Jr., I. R. Van Duzer, Samuel Williams, Oliver Davis, James W. Wilkin, James Hulse, Isaac Van Duzer, Richard Trimble.

On January 1st, 1865, the Bank of Orange County entered the national banking system, organized to assist in maintaining the credit of the United States Government, which had suffered severely during the Civil War. The capital of the bank was increased, this time to \$110,000, with the following named directors: Ambrose S. Murray, Geo. M. Grier, Richard M. Vail, George F. Talman, Algernon S. Dodge, Wm. H. Houston, George T. Wisner, Wm. F. Sharpe, Charles B. Hoffman, John H. Morris, George Mapes, John Wallace. The name was changed from The Bank of Orange County to The National Bank of Orange County, Goshen, N. Y.

Before the re-organization under the national banking laws, and while transacting business under its charter from the state, the bank's bills were printed upon fine yellow tinted paper, which, in consequence of their peculiar color and the locality where they originated, were known, not only throughout the county, but the country, as "Butter Money." At this time many issues of state bank notes were not accepted at their face value, except in the immediate vicinity of their issue, due to the lack of uniform national banking laws. Nevertheless, this "Butter Money" was considered, wherever and whenever presented, equal to gold, and many of these notes may still be found in the possession of those who keep them as mementoes of the past.



In 1885, after fifty-four years of service, as clerk, cashier, and president, A. S. Murray died and was succeeded by his eldest son, George W. Murray, who had been elected Vice-President of the institution in 1877.

The new president brought to the bank twenty years successful experience as a merchant in New York City, and under his direction and management the bank grew and prospered, becoming the strongest institution of its size in this part of the country. During the boom times following the Civil War, large dividends had been paid on the stock, but in the period following, business was poor and when George W. Murray took the presidency, the dividend rate was 8 per cent. During his lifetime this was increased, until in July, 1917, the rate reached 20 per cent.

In the panic of 1907, when many financial institutions

were threatened, a run was started on an Orange County banking institution. Mr. Murray, who realized that such a dangerous movement would have to be quickly checked, announced publicly that he personally, together with the National Bank of Orange County, would stand behind the threatened institution. The run was immediately stopped and confidence restored.

In November, 1917, on the death of George W. Murray, F. W. Murray, Jr., of New York City, a nephew, was elected President. At the same time C. S. Edsall, the cashier, was elected Vice-President, and C. S. Young, the assistant cashier, became cashier. At the time of his election as president, Mr. Murray was serving as an officer in the United States Navy at sea and did not assume his active duties at the bank until July, 1919.

In January, 1920, safe deposit boxes were installed in the bank's vault and on November 1st, 1920, an Interest Department was opened in order to more efficiently serve the community. In February, 1921, an electrical protective system against daylight holdup and night burglary was completed.

The bank has now completed its one hundred and tenth year of service to the community. As an institution dating back to the early days of the American Republic, it represents a long and honorable career under conservative management, and today, with greater facilities than at any time in the past, is endeavoring to promote the best interests of Goshen and vicinity.

Officers

Presidents

George D. Wickham, 1812-1845
Ambrose S. Murray, 1845-1885
George W. Murray, 1885-1917
Francis W. Murray, Jr., 1917—to date

Vice-Presidents

George W. Murray, 1877-1885
Charles S. Edsall, 1917—to date

Cashiers

Henry A. Townsend, 1812-1813
James W. Wilkin, 1813
Morris Robinson, 1813-1820
Jonathen Burrill, 1820-1824
Henry Seward, 1824-1834
Ambrose S. Murray, 1834-1845
Thomas T. Reeve, 1845-1857
William T. Russell, 1857
Charles J. Everett, 1857-1905
Charles S. Edsall, 1905-1917
Charles S. Young, 1917—to date

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Directors

C. S. Edsall, Goshen, N. Y.

J. F. Halstead, Goshen, N. Y.

F. W. Murray, Jr., Goshen, N. Y.

C. S. Patterson, Tuxedo Park, N. Y.

C. S. Young, Goshen, N. Y.

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